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A- The influence of the market on household survival strategies in preindustrial Europe

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Abstract. After underlining the fact that poverty was a constant threat for 70 to 80 % of the population of pre-industrial Europe, the paper highlights the role played by the market in household survival strategies. It then examines the way in which informal finance provided the capital required for entry into the market and shows that the common people, and women in particular, were actors in the system, as borrowers, as lenders, and as intermediaries. It goes on to argue that while the roles and legal status imposed on women closed off many lines of activity, the market gave them a legal means to carve out spaces of freedom. Finally, it describes the progressive exclusion of the poor, beginning in the 18th century, from most of the markets to which they traditionally had access.

Keywords. Survival strategies, pre-industrial Europe, women, informal finance, exclusion from the market.

When Beaumarchais has Figaro say that, simply to exist, he has needed “*more knowledge, more calculation [...] than has sufficed to rule all the provinces of Spain for a century*”, he is voicing the daily reality of the great majority of the people of his day. In preindustrial Europe, for those who lived from the work of their hands, at the mercy of poor harvests, unemployment and illness—an estimated 70 to 80% of the population—poverty was always just around the corner.

Even before being a condition, poverty is a threat, and to avoid falling into poverty is a constant struggle, especially as charity alone is never usually enough to keep whole families alive. In addition to major events (economic crises, wars, epidemics, natural disasters), families had to deal with moments of structural fragility such as life cycle phases, which followed a different course according to gender, community, economic sector, and individual life trajectories. Boys, for example, are more numerous than girls among the poor in the 5-14 age bracket, but after the age of 20, there are significantly more poor women than poor men, and women of over 60 are, proportionally speaking, more common by far. These differences illustrate the importance of the household economy: workers generally earn enough to secure their own living but cannot take care of many other people on their wages. When the wife cannot—or can no longer—work, or when children are born, the delicate balance between resources and mouths to feed is broken.

1 The role of the market in survival strategies

To safeguard against crises, the primary strategy, everywhere, is multiactivity. In the actual details, the activities that men and women pursue are of an almost infinite variety. They can

nonetheless be grouped into three main sets: building and maintaining social safety nets, diversifying sources of income, and saving; each being modulated according to legal capacity, place of residence, and household configuration.

In the Europe of centuries past, the inhabitants of town and country all tried to multiply their sources of income. Town-dwellers tried to find work in home-based handicrafts, or rendering occasional services, or selling (or reselling) small items in the market, and the family knew how to play the formal and informal economy in order to diversify its customers, market-places and potential revenue sources. Those who were able to would sub-let or offer lodging to other poor people, in order to reduce their rent or acquire a few additional funds, and everyone profited from the occasional abundance of work to be found in the towns and cities. In the countryside, home industry, domestic service and farming were the range of sectors that enabled families to spread their risks.

Thanks to a number of post-mortem inventories from the second half of the 18th century, we can trace how a family of craftsmen from a small town in Germany managed to diversify its sources of income and bring them into play when crises loomed: alongside the weaving business that occupied the whole family, the father raised pigeons and then—when the local bourgeoisie took a fancy to them—canaries, which he occasionally took away to sell in the city. To supplement this toehold in the luxury market, he was quick, whenever the opportunity arose, to let out a bedroom, or even just a bed, in the family home. He also kept one foot on the land, renting allotments from the town, on which he grew food for the family. This example illustrates the range of activities that each household sought to draw upon, and highlights how the market served as an important resource in strategies

of survival. It was also the only basis for strategies of advancement. Consequently, the inhabitants of preindustrial Europe had little hesitation in entering the market, both as sellers and as buyers.

Examination of where and how individuals managed to enter the market brings to light two essential factors: the ability to access capital, and the existence of cultural or political prohibitions that stifle initiative. But the possibility of building up a starting capital, however modest, by borrowing or sharing resources, supposes access to a surplus through waged employment, social networks, or a pre-existing gateway into the market. In preindustrial Europe, many families pooled dowries and legacies in order to set up a small concern. Location was also important: households living near towns found greater economic opportunities than those living in rural isolation.

2 Urban monetary flows

In town, informal finance proliferated and, in a world where interest was still forbidden, it was impossible to regulate the money market; the flow of money quickly turned to usury. The study of these flows reveals that selling money was a survival strategy, just as much as selling goods. The archives of the Bastille give us an insight, behind the accounts of criminality, into the day-to-day workings of petty finance in Paris. Here we meet some of the money professionals, including a large number of women of humble origin. They have crossed the line into financial delinquency by asking much and lending little, or by selling pawned goods, or by renting them out for additional profit, or by demanding extortionate rates of interest. There is the widow Marie Ursule Mazerine, a *revendeuse à la toilette* (reseller of fine clothes) and *prêteuse sur gage* (pawnbroker) who refused to return two watches to a watch merchant who had entrusted them to her, as well as a satin dress lined with flaming taffeta belonging to the wife of a Parisian bourgeois who had pledged it for a loan of 25 livres for one month with interest paid in advance even though the dress was worth 150; Marie Suzanne Peret alias Germain alias Richard, who kept the securities of a master enameller; Jeanne Françoise Lefèvre, clothes seller and merchant's wife, accused of being an "untrustworthy pawnbroker" and keeping items that had been entrusted to her; a woman named Lestrade who lent a mere 36 livres on two silk gowns and three petticoats worth 150, and even kept 3 livres 12 sols a month in interest; Marie Magdeleine Le Fort, the wife of a pit sawyer, who sold the coat and underskirt that the baker's wife had pawned for 22 livres, and many others... These women of the common people worked in liaison with other lenders who, to conduct their affairs, rely on the people who knew most about particular districts and households, i.e. women. This financial economy generated its own intermediaries and specialist venues. In Paris, between the boulevard St Germain and the Seine, near Odéon, moneylenders and pawnbrokers proliferated, and while some women, such as the *revendeuses à la toilette*, were patronized by aristocratic ladies, most of them dealt with the poorest segments of the population.

Moneylenders also helped women to acquire goods for resale on the market and in the streets of the town. In

18th-century Paris, for example, the women of La Halle would borrow enough from them to buy the produce necessary to their trade, and the moneylenders—even then—would demand collateral security. Louis-Sébastien Mercier, that great observer of Parisian life describes, in his *Tableau de Paris*, the ritual of the women's oath:

The women who sell fruit and vegetables, which they carry about on a hawker's tray, and the retailers of every kind, often require a modest advance of an écu of six livres to buy mackerel, peas, redcurrants, pears or cherries. The lender advances the sum, on condition that they bring back seven livres four sols at the end of the week. The lender's écu, when put to work, thus brings him in some sixty livres a year, which is to say, ten times its value. That is the moderate rate of these short-term lenders.

He [the moneylender] goes to an out-of-the-way house, to a room where there is but a shabby wall-hanging, a bed, three chairs and a crucifix. There, he holds audience with sixty fishwives, vendors and poor fruit sellers, women all. With a composed voice he tells them: "My friends, as you see, I am no richer than you; here is my furniture, here the bed where I sleep when I come to Paris; I give you my money on your conscience and religion; because I have no signature from you, as you know, I can make no claim in the courts. But I am useful to your commerce, and when I give you my trust, I must have my security. Stand by one another then, all of you, and swear before this crucifix, the image of our divine Savior, that you will do me no wrong, and will faithfully render to me that which I am about to entrust to you."

The fishwives and fruit girls all raise a hand, and swear to strangle the woman that fails to keep her pledge: terrible oaths mix with long signs of the cross. Then the skillful sycophant takes down names, and distributes to each one an écu of six livres, saying: "I do not earn as much as you, far from it." The bustling crowd disperses, and the cannibal remains alone with two emissaries, with whom he settles up and pays their wages.

The role of the usurer was constantly denounced in catholic Europe, as indeed was the practice of credit, which was at that time forbidden by the church. And yet, even in the Middle Ages, voices were heard among the Franciscans demanding affordable sources of credit, as a better means of helping people to avoid falling into poverty—and one more respectful of their dignity—than charity, which is only handed out once poverty has taken hold. They conceived of poverty as a hazard, and opposed the widespread idea that it was a condition sanctified by God. In the 18th century, economists like Turgot would even go so far as to recognize the social utility of these usurious practices, despite their high rates of interest, because they enabled many women to make a living from their work.

3 Unequal access to the market

It is important to stress, however, that different family members had different degrees of access to the market. The legal status of women, and their socially imposed roles, closed off many options to them: for women to be able to develop entrepreneurial activities, they would need to have

sufficient control, or power, both over their goods and in household decisions.

In preindustrial Europe, the legal status of women evolved throughout their life cycle: adult women who were single or widowed had many more rights than married women, whose goods—and person—were subject to the husband’s authority. Alongside the absence of men, the market, despite its cost, expanded the legal autonomy of many married women. As early as the 11th and 12th centuries, the rapid development of large towns in Flanders, Brabant and the Province of Liège gave rise to a body of urban law highly favorable to women. It was codified in the 13th century, and remained in force until the end of the *Ancien Régime*. It differs significantly from the law enforced in regions further from the centers of commerce. Meanwhile, the legal category of the *tradeswoman* was being created throughout Europe. The tradeswoman is a woman who *keeps shop*. She requires no prior authorization; it is enough that she ply her trade “with the full knowledge” of her husband. This tacit assent is enough, since the husband can always exercise his right of correction to put a stop to the situation. Thus, within the limit of the activities pertinent to her trade, the tradeswoman has full responsibility for her contracts and her debts. Her own goods, those of the communal estate—and even those of the husband—are engaged by her activity, as a consequence of his granting consent for her to practice her trade, and if she suspects her husband of squandering his own goods, she can ask a judge to separate their assets. And in many customary systems, a woman with separate assets enjoys full legal capacity as if she were a widow. For women, therefore, exercising a trade became, in these patriarchal societies, a way of conquering spaces of liberty.

4 The gradual exclusion of the poor from the market

The study of poverty in modern Europe between the 15th and 19th centuries sheds light on the role of the market in household survival strategies and in the emancipation of women; but it also reveals the gradual exclusion of the poorest from most of the markets to which they traditionally had access. The market for second-hand items and clothing, which was very important in modern Europe, is a good example of this process.

Before the advent of low-cost clothes-making in the 20th century, the clothing economy was one of renovation rather than innovation. Garments were rare and precious, and they kept a whole host of tailors in business, adjusting clothes to their various owners until they were completely threadbare. They were hardly ever thrown out; rather, they were sold, rented, pawned or given away. They were the lifeblood of an important commerce that employed numerous intermediaries: shopkeepers, peddlers, auctioneers, pawnbrokers and an army of resellers, men and—especially—women (there were more than 7,000 such *revendeuses* in 18th-century Paris). Each of these roles is at the intersection of several markets and different groups of customers. While some belong to recognized and regulated trades, the guilds for instance, others involved more occasional or illicit (if not downright criminal) activities. Cartouche, for example, the famous 18th-century

Parisian bandit, was accused of keeping 5% of the population in gainful employ with his little business, including a large number of women who refurbished and resold the fruits of his plunder. All of the intermediaries participated, to varying degrees, in both registers: the official and the unofficial. Thus, alongside the guilds and the networks of migrants (in Paris, notably Auvergnats and Jews), women and servants are the mainstay of this commerce, which is linked to petty finance and in which everyone joins, both as lender and as borrower.

The overrepresentation of women can be explained by their social roles, which burden them with the upkeep of the household, and by their exclusion from most of the trades reserved for men. Court records contain, as we have seen, plentiful examples of ordinary men and women who agree to lend or receive money in return for the pledge of a garment or piece of jewelry. A number of post-mortem inventories, where women of the people died leaving behind them a large amount of accounts receivable, also suggest that there was a veritable moneylending business going on.

Finally, many women survived by using their needlework skills to rework second-hand clothes. They did so on request, for used clothes vendors, or as a side-business to earn a little extra; they would sell the results of their labor—usually children’s clothes—in the streets and in the markets.

From the 18th century onwards, however, these various market-related options began to be closed off, one by one. The exclusion of the poorest resulted from the conjunction of three phenomena: opposition from established merchants eager to be rid of their small-time competitors; the state, which rarely misses a chance to levy new taxes; and, in the 19th century, the emergence of new hygiene standards that changed people’s perceptions of second-hand clothes, with suspicions that circulating garments carried vermin and cholera.

The introduction of business licensing was the first nail in the coffin for the many women who made a living by recycling old clothes into children’s clothes. The radical changes are well illustrated by a court case: that of two women, Marie-Denise Toutain, a carpenter’s wife, and her sister Antoinette Toutain. They were charged with having sold clothes without a license at the fair in Meaux on Monday May 16, 1796. The judgment against them demonstrates the determination to exclude them from the market, as well as the links that they maintained with official commerce: in addition to a meager bundle of children’s clothes that they had made out of old garments, they were also selling goods given to them by a second-hand clothes dealer. Before the court, they pleaded their poverty, the needs of their families, and the fact that their trade was so insignificant that they didn’t think they needed to obtain a license. The lawyer appointed to defend them summed up his case by stressing just how commonplace these practices were: “the Moreau women and the Toutain girl are—like many citizens in every commune of the Republic who similarly make children’s clothes with old linen that they procure for themselves—incapable of paying for a license of any kind: in most cases, their entire stock of assets does not amount to the price of the cheapest license...”. These women were the victims of the legislator’s desire to regulate commerce and, to a still greater extent, of commercial rivalry.

This phenomenon of exclusion was widespread: Louis-Sébastien Mercier denounced the increasing number of seizures of goods designed to stamp out such practices:

There is nothing more frequent, and nothing more dishonorable to our legislation. One often sees a commissioner with his bailiffs running after a clothes vendor, or after a smalltime hardware-seller pushing around a portable stall [...]

They publicly strip of her goods a woman who carries on her back and on her head forty pairs of culottes. They seize her togs in the name of the majestic community of second-hand clothes dealers [...] they arrest a jacketed man carrying something wrapped under his coat. What do they seize? Some new shoes that the unfortunate man had hidden in a rag. The shoes are confiscated by ordinance, their sale having become detrimental to the cobblers of Paris.

These examples once again illustrate the key role of the market in survival strategies. They tell us that everyone at that period was a merchant of some kind, but that their access to the market was becoming restricted. At the same time, women were gradually being excluded from food markets for reasons of hygiene; new hygiene standards required capital beyond the means of farmers' wives, whose livelihood depended on their farmyard animals. Meanwhile peddlers, who, through migration, provided a link between the very poor and established shopkeepers, and had kept alive entire villages located in outlying areas in the Cotentin peninsula, the Alps, the Pyrenees etc. likewise went into decline. The introduction of business licensing is, along with improved access to towns, one of the key factors in their disappearance.

Today, in the developed world, we are witnessing a desire on the part of ordinary people to take back ownership of the market, and the efforts again being made by established vendors to shut off access to the market or to prevent its expansion. Three phenomena are increasingly in evidence: firstly, the multiplication of *vide-greniers* (yard sales or car-boot sales) throughout the country, and especially in the rundown suburbs of the big cities, where the poor come to find cheap goods; this movement is strongly contested by the professionals, for whom it creates competition. Secondly, the success of eBay and various other auction websites: a growing number of individuals are leveraging these new markets to top up their day job or welfare benefits with a small sideline in selling or reselling items over the Internet. Finally, the development of micro-credit, enabling those left behind by the banking system to obtain the capital they need to create small-scale entrepreneurial and commercial concerns—if only it had been there in the 18th century to help women adjust to new market regulations and product standards...

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